

Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2009

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Employee contribution required	Fixed percent of earnings ¹			Employee contribution not required
		Total	Mean fixed percent of earnings	Median fixed percent of earnings	
All workers	4	2	4.8	—	96
Worker characteristics					
Management, professional, and related	3	3	4.6	—	97
Management, business, and financial	2	1	4.6	5.0	98
Professional and related	4	4	4.5	—	96
Sales and office:					
Sales and related	1	—	—	—	99
Natural resources, construction, and maintenance	5	2	3.5	—	95
Construction, extraction, farming, fishing, and forestry	4	—	—	—	96
Installation, maintenance, and repair	6	—	—	—	94
Production, transportation, and material moving ...	5	1	3.3	—	95
Production	4	—	—	—	96
Transportation and material moving	6	2	3.4	—	94
Full time	4	2	4.7	—	96
Part time	5	—	—	—	95
Union	4	—	—	—	96
Nonunion	4	3	4.3	—	96
Wage percentiles: ²					
Second 25 percent	2	2	—	—	98
Third 25 percent	3	1	4.3	3.9	97
Highest 25 percent	4	2	4.3	—	96
Highest 10 percent	3	2	4.9	—	97
Establishment characteristics					
Goods-producing industries	3	1	3.0	3.0	97
Construction	4	—	—	—	96
Manufacturing	2	1	3.0	3.0	98
Service-providing industries	4	3	5.0	—	96
Trade, transportation, and utilities	4	2	2.9	—	96
Retail trade	—	—	—	—	100
Transportation and warehousing	6	—	—	—	94
Financial activities:					
Finance and insurance	1	(³)	2.6	—	99

See footnotes at end of table.

Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2009—Continued

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Employee contribution required	Fixed percent of earnings ¹			Employee contribution not required
		Total	Mean fixed percent of earnings	Median fixed percent of earnings	
Credit intermediation and related activities	1	1	2.2	—	99
Insurance carriers and related activities	—	—	—	—	100
Education and health services:					
Educational services:					
Junior colleges, colleges, and universities	2	2	4.3	5.0	98
Leisure and hospitality:					
Accommodation and food services	—	—	—	—	100
1 to 99 workers	4	2	3.3	—	96
1 to 49 workers	5	3	3.2	—	95
50 to 99 workers	2	—	—	—	98
100 workers or more	4	2	5.3	—	96
100 to 499 workers	6	—	—	—	94
500 workers or more	2	1	2.9	3.0	98
Geographic areas					
New England	3	1	5.4	7.3	97
Middle Atlantic	2	1	4.3	—	98
East North Central	2	1	5.4	—	98
West North Central	6	—	—	—	94
South Atlantic	5	2	3.8	3.9	95
Pacific	2	1	4.8	—	98

¹ The employee contributes a fixed percentage of his or her earnings to the retirement plan.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

³ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.